

TransUnion

Report Date 3-16-2014

OCWEN LOAN SERVICING

Experian

Equifax

TransUnion



Potentially Negative

800-746-2936
1681 WORTHINGTON RD SUITE
100
WEST PALM BEACH, FL 33409

Account Name
Account #
Account Type
Balance
Past Due
Date Opened
Account Status
Mo. Payment
Payment Status
High Balance
Limit
Terms
Comments

OCWEN LOAN SERVICING
709224XXXX
Real Estate
\$85,839.00
\$8,128.00
8/1/1999
Open
\$1,077.00
At least 120 days or more than four
payments past due
\$100,813.00

INACCURATE

CONSUMER DISPUTES -
REINVESTIGATION IN PROGRESS
REAL ESTATE MORTGAGE

24/Mo Payment History

Month	2012												2013											
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Experian																								
Equifax	90	60	90	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	120	OK	OK	120	120	OK	OK	120	OK	120
TransUnion																								

INACCURATE

CONFIDENTIAL

DD/OLS 000567

David Daugherty
35 Valley View Dr
Vicenna WV. 26105

RETURN RECEIPT
REQUESTED

7013 3020 0000 0814 2342



1800 33416



U.S. POSTAGE
PAID BY
VICTORIA
MAR 19-14
INDIAN
\$6.49
00060657-17

Owen Loan Servicing
c/o Research Dept.
P.O. Box 24736
West Palm Beach, FL 33416-4736

33416473636



CONFIDENTIAL

DD/OLS 000568

ACDV Response:			
Account Number:	7092244537	SSN:	232049020
Consumer Name:	DAVID MAX DAUGHERTY	Control Number:	99994091031165125
Response Code:	02:Modify account information as indicated	Subscriber Code:	465FS01690
Response Date:	04/24/2014	DF Contact Number:	
Response Due Date:	04/25/2014	DF Authorized Name:	Robert Rajna

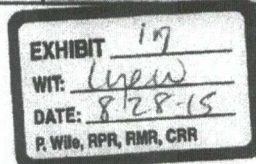
Dispute Information:	
Dispute Code 1:	106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
Dispute Code 2:	
FCRA Relevant Information:	

Consumer Information		Request Data	Response Data	Same	Diff
Last Name:	DAUGHERTY	DAUGHERTY		Same	
First Name:	DAVID	DAVID		Same	
Middle Name:	MAX			Unknown	
Generation Code:				Unknown	
Prev. Last Name:	CD			Unknown	
Prev. First Name:	AB			Unknown	
Prev. Middle Name:				Unknown	
Prev. Generation Code:					
SSN:	232049020	232049020		Same	
Date Of Birth:	12/14/1957			Unknown	
Telephone Number:	3042956161			Unknown	
ECOA Code:	1:Individual	1:Individual			
Street Address:	35 VALLEY VIEW DR 35	35 VALLEY VIEW DR		Different	
City:	VIENNA	VIENNA			
State:	WV:West Virginia	WV:West Virginia			
Zip:	26105	26105			
Prev. Street Address:	PO BOX 816			Unknown	
Prev. City:	PARKERSBURG				
Prev. State:	WV:West Virginia				
Prev. Zip:	26102				
2nd Prev. Street Address:	VALLEYVIEW DR				
2nd Prev. City:	VIENNA				
2nd Prev. State:	WV:West Virginia				
2nd Prev. Zip:	26105				

Account Information		Request Data	Response Data
Account Status:	82:Account 120 days past the due date.	11:Current account.	
Payment Rating:			
Cond. / Cum. Status:			
Ch:			
MOP:	05:Pays over 120 days; 5 or more payments past due		
CCC:		XR:Removes the most recently reported Compliance Condition Code.	

V1.29

1 of 2



DD/OLS 001343

SGC:	BO:Foreclosure proceedings started.		99994091031165125
Portfolio Type:	M:Mortgage	M:Mortgage	
Account Type:	06:Real Estate - Specific Type Unknown	26:Conventional Real Estate Mortgage including Purchase Money First (Terms Duration in years)	
Terms Duration:	30	360	
Terms Frequency:	M:Monthly	M:Monthly	
Date Opened:	08/10/1999	07/20/1999	
Date of Account Information:	03/24/2014	04/24/2014	
Date of Last Payment:	01/01/2012	03/31/2014	
Date Closed:			
FCRA DOFD:	10/01/2011		
Current Balance:	85639	80073	
Amount Past Due:	6128	0	
High Credit / Original Amt.:	100813	100813	
Credit Limit:			
Original Charge Off Amount:			
Actual Payment:	200	1936	
Scheduled Monthly Payment:		968	
Original Creditor Name:			
Creditor Classification:			
Agency ID:			
Sec. Mktg. Agency Acct Num:			
Mortgage ID Number (MIN):			
Specialized Payment Ind.:			
Defrd. Payment Start Date:			
Balloon Payment Amt.:			
Balloon Payment Due Date:			
Portfolio Indicator:			
Purchased From / Sold To:			
Narrative / Remarks:			

Account History												
Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014	Reg.											
	Reg.											
2013	Reg.	4	0	4	0	0	4	4	0	0	0	0
	Reg.	0	0	0	0	0	0	0	0	0	0	0
2012	Reg.	0	0	0	0	0	0	0	0	3	2	3
	Reg.	0	0	0	0	0	0	0	0	4	3	2
2011	Reg.	0	0	0	0	0	0	0	0	0	0	0
	Reg.	3	0	0	0	0	0	0	0	0	0	0
2010	Reg.	0	0	0	0	0	0	0	0	0	0	0
	Reg.	0	0	0	0	0	0	0	0	0	0	0
2009	Reg.	0	0	0	0	0	0	0	0	0	0	0
	Reg.	0	0	0	0	0	0	0	0	0	0	0
2008	Reg.	0	0	0	0	0	0	0	0	0	0	0
	Reg.	0	0	0	0	0	0	0	0	0	0	0
2007	Reg.	0	0	0	0	0	0	0	0	0	0	0
	Reg.	0	0	0	0	0	0	0	0	0	0	0

Associated Consumer Information	
Last Name:	
First Name:	
Middle Name:	
Generation Code:	
SSN:	
Date Of Birth:	
Telephone Number:	
ECOA Code:	
CII:	
Street Address:	
City:	
State:	
Zip:	
Authorized Name:	Robert Rajina
Date:	04/24/2014
When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.	

ACDV Response:			
Account Number:	7092244537	SSN:	232049020
Consumer Name:	DAVID MAX DAUGHERTY	Control Number:	99994107053807123
Response Code:	01:Account information accurate as of date	Subscriber Code:	465FS01690
Response Date:	05/05/2014	DF Contact Number:	
Response Due Date:	05/07/2014	DF Authorized Name:	Robert Rajna

Dispute Information:	
Dispute Code 1:	001:Not his/hers. Provide or confirm complete ID.
Dispute Code 2:	
FCRA Relevant Information:	

Consumer Information:		Request Data	Response Data	Same - Diff
Last Name:	DAUGHERTY	DAUGHERTY		Same
First Name:	DAVID	DAVID		Same
Middle Name:	MAX			Unknown
Generation Code:				Unknown
Prev. Last Name:				Unknown
Prev. First Name:				Unknown
Prev. Middle Name:				Unknown
Prev. Generation Code:				Unknown
SSN:	232049020	232049020		Same
Date Of Birth:	12/14/1957			Unknown
Telephone Number:	3042956161			Unknown
ECOA Code:	1:Individual	1:Individual		Unknown
Street Address:	35 VALLEY VIEW DR 35	35 VALLEY VIEW DR		Different
City:	VIENNA	VIENNA		
State:	WV:West Virginia	WV:West Virginia		
Zip:	26105	26105		
Prev. Street Address:	PO BOX 816			Unknown
Prev. City:	PARKERSBURG			
Prev. State:	WV:West Virginia			
Prev. Zip:	26102			
2nd Prev. Street Address:	VALLEYVIEW DR			
2nd Prev. City:	VIENNA			
2nd Prev. State:	WV:West Virginia			
2nd Prev. Zip:	26105			

Account Information:		Request Data	Response Data
Account Status:	82:Account 120 days past the due date.		
Payment Rating:			
Cond./Cum. Status:			
CI:			
MOP:	05:Payments over 120 days; 5 or more payments past due		
CCC:			

V1.29

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EXHIBIT 18
 WIT: *cyew*
 DATE: 8-28-15
 P. Wile, RPR, RMR, CRR

DD/OLS 001349

SCC:	BO:Foreclosure proceedings started.		99994107053807123									
Portfolio Type:	M:Mortgage											
Account Type:	08:Real Estate - Specific Type Unknown											
Terms Duration:	30											
Terms Frequency:	M:Monthly											
Date Opened:	08/10/1999											
Date of Account Information:	03/24/2014											
Date of Last Payment:	01/01/2012											
Date Closed:												
FCRA DOFD:	10/01/2011											
Current Balance:	65639											
Amount Past Due:	6128											
High Credit / Original Amt.:	100813											
Credit Limit:												
Original Charge Off Amount:												
Actual Payment:	200											
Scheduled Monthly Payment:	1077											
Original Creditor Name:												
Creditor Classification:												
Agency ID:												
Sec. Mktg. Agency Acct Num:												
Mortgage ID Number (MIN):												
Specialized Payment Ind.:												
Defrd. Payment Start Date:												
Balloon Payment Amt.:												
Balloon Payment Due Date:												
Portfolio Indicator:												
Purchased From / Sold To:												
Narrative / Remarks:												
Account History												
Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014	Req.											4
	Resp.											
2013	Req.	4	0	4	0	0	4	4	0	0	4	0
	Resp.											
2012	Req.	0	0	0	0	0	0	0	0	3	2	3
	Resp.											
2011	Req.	8										
	Resp.											
2010	Req.											
	Resp.											
2009	Req.											
	Resp.											
2008	Req.											
	Resp.											
2007	Req.											
	Resp.											
Associated Consumer Information												
Last Name:												
First Name:												
Middle Name:												
Generation Code:												
SSN:												
Date Of Birth:												
Telephone Number:												
ECOA Code:												
CII:												
Street Address:												
City:												
State:												
Zip:												
Authorized Name:	Robert Rajina											
Date:	05/05/2014											
When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.												

ACDV Response:			
Account Number:	7082244637	SSN:	232049020
Consumer Name:	DAVID MAX DAUGHERTY	Control Number:	99994149043988129
Response Code:	01:Account Information accurate as of date	Subscriber Code:	465FS01690
Response Date:	06/16/2014	DF Contact Number:	
Response Due Date:	06/18/2014	DF Authorized Name:	Raj Kumar

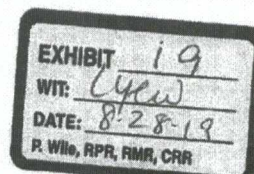
Dispute Information:	
Dispute Code 1:	001:Not his/hers. Provide or confirm complete ID.
Dispute Code 2:	
FCRA Relevant Information:	

Consumer Information:		Request Data	Response Data	Same: Diff
Last Name:	DAUGHERTY	DAUGHERTY		Same
First Name:	DAVID	DAVID		Same
Middle Name:	MAX			Unknown
Generation Code:				Unknown
Prev. Last Name:				Unknown
Prev. First Name:				Unknown
Prev. Middle Name:				Unknown
Prev. Generation Code:				
SSN:	232049020			Same
Date Of Birth:	12/14/1957			Unknown
Telephone Number:	3042956161			Same
ECOA Code:	1:Individual	1:Individual		
Street Address:	35 VALLEY VIEW DR 35			Same
City:	VIENNA			
State:	WV:West Virginia			
Zip:	26105			
Prev. Street Address:	PO BOX 816			Unknown
Prev. City:	PARKERSBURG			
Prev. State:	WV:West Virginia			
Prev. Zip:	26102			
2nd Prev. Street Address:	VALLEYVIEW DR			
2nd Prev. City:	VIENNA			
2nd Prev. State:	WV:West Virginia			
2nd Prev. Zip:	26105			

Account Information:		Request Data	Response Data
Account Status:	82:Account 120 days past the due date.		
Payment Rating:			
Cond. / Cum. Status:			
CH:			
MOP:	05:Payments over 120 days; 5 or more payments past due		
CCC:			

V1.29

1 of 2



DD/OLS 001353

SCC:	BO:Foreclosure proceedings started.		55934149043000129									
Portfolio Type:	M:Mortgage											
Account Type:	08:Real Estate - Specific Type Unknown											
Terms Duration:	30											
Terms Frequency:	M:Monthly											
Date Opened:	08/01/1999											
Date of Account Information:	05/06/2014											
Date of Last Payment:	01/01/2012											
Date Closed:												
FCRA DOPD:	10/01/2011											
Current Balance:	85639											
Amount Past Due:	6128											
High Credit / Original Amt.:	100813											
Credit Limit:												
Original Charge Off Amount:												
Actual Payment:	200											
Scheduled Monthly Payment:	1077											
Original Creditor Name:												
Creditor Classification:												
Agency ID:												
Sec. Mktg. Agency Acct Num:												
Mortgage ID Number (MIN):												
Specialized Payment Ind.:												
Defrd. Payment Start Date:												
Balloon Payment Amt.:												
Balloon Payment Due Date:												
Portfolio Indicator:												
Purchased From / Sold To:												
Narrative / Remarks:												
Account History												
Year	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014	Res.											
	Res.											
2013	Res.	0	0	0	0	0	0	0	0	1	0	0
	Res.											
2012	Res.	0	0	0	0	0	0	0	0	3	2	3
	Res.											
2011	Res.	0										
	Res.											
2010	Res.											
	Res.											
2009	Res.											
	Res.											
2008	Res.											
	Res.											
2007	Res.											
	Res.											
Associated Consumer Information												
Last Name:												
First Name:												
Middle Name:												
Generation Code:												
SSN:												
Date Of Birth:												
Telephone Number:												
ECOA Code:												
CH:												
Street Address:												
City:												
State:												
Zip:												
Authorized Name:	Raj Kumar											
Date:	08/16/2014											
When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.												



OCWEN Loan Servicing, LLC
P.O. Box 785063
Orlando, FL 32878-5063

(Do not send any correspondence or payment to the above address)

EXHIBIT	20
WIT:	lyew
DATE:	8-28-15
P. Wile, RPR, RMR, CRR	

WWW.OCWEN.COM

April 19, 2014

David Daugherty

35 Valley View Drive
Vienna, WV 26105

RE: Loan Number: 7092244537
Property Address: 35 Valley View Dr
Vienna, WV 26105

Dear Mr. David Daugherty :

OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern#1 You requested us to remove the delinquent reporting referenced in your correspondence.

Response When a payment is not received within thirty (30) days from the due date, the loan is reported as delinquent to the credit bureaus. A review of the loan indicates that the payment for the month of March 2013 was delinquent and that the credit reporting submitted correctly reflected the delinquent status. We are obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed. If you still believe the reporting is incorrect and you have evidence that the payment(s) was received on time, please provide us with this evidence so that we may research this matter further.

We have submitted a request for the Ocwen's Payment Reconciliation History to be sent to your attention which reflects all credits and disbursements made to the loan by Ocwen and the resulting loan status.

As indicated in the Ombudsman letter dated April 8, 2014, 'on March 21, 2014, our office submitted a request to the four major credit reporting agencies, Equifax, TransUnion, Experian, and Innovis, to reflect the current balance on the loan in the amount of \$80,499.78. The confirmation number for this electronically submitted update is 69189581.

Ocwen reports to Equifax, TransUnion, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. Unfortunately, Ocwen is unable to control when the credit reporting agencies will update their records. In the interim, you may use this letter as evidence that the request has been submitted.

As of the date of this letter, your loan is due for the April 26, 2014 payment. If you require any further assistance regarding your loan, you may contact Ocwen's Customer Care Center at (800) 746-2936.

We trust the information provided has fully addressed your concern. Please visit our website (www.ocwen.com) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

RRCMAINLTRM.13

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Loan Number:7092244537

CONFIDENTIAL

NMLS # 1852
DD/OLS 000223